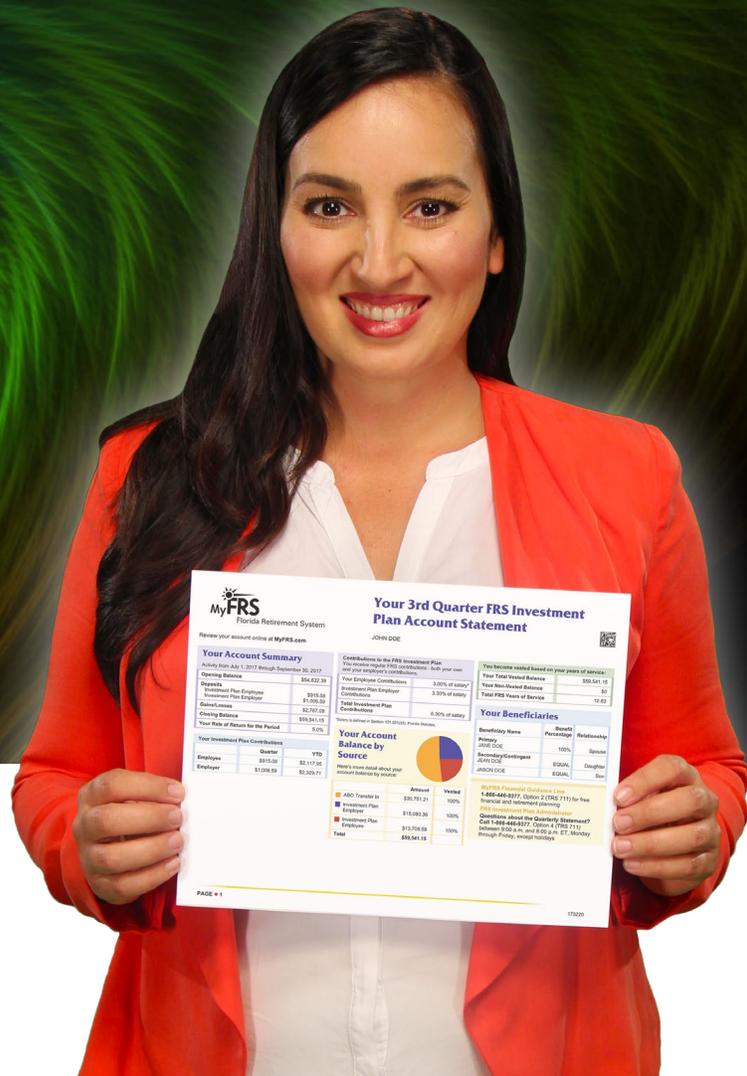


# How to Read Your Quarterly

# INVESTMENT PLAN ACCOUNT STATEMENT

Revised January 2018



**MyFRS**  
Florida Retirement System

Review your account online at [MyFRS.com](http://MyFRS.com)

JOHN DOE

### Your Account Summary

Activity from July 1, 2017 through September 30, 2017

Opening Balance	\$34,822.39
Deposits	\$915.00
Investment Plan Employer	\$1,050.00
Client Loans	\$2,700.00
Closing Balance	\$36,087.39

Your Rate of Return for the Period: 5.0%

### Your Investment Plan Contributions

Quarter	YTD
Employee	\$915.00
Employer	\$2,025.00

### Contributions to the FRS Investment Plan

You have made FRS contributions both your own and your employer's contributions.

Your Employee Contributions	3.00% of salary
Employer/Plan Employer	3.00% of salary
FRS Investment Plan Contributions	6.00% of salary

Money is added to your account based on the Plan.

### Your Account Balance by Source

How is your total account balance broken down by source?

Source	Amount	Percent
FRS Transfer In	\$30,751.21	85%
Employee Plan	\$15,000.00	42%
Employer Plan	\$11,700.00	33%
Total	\$57,451.21	100%

### Your Income Method Based on your years of service

Your Total Years of Service	20,541.15
Your Non-Vested Service	\$0
Your FRS Years of Service	12.83

### Your Beneficiaries

Beneficiary Name	Benefit Percentage	Relationship
JANE DOE	100%	Spouse
BRANDY COLEMAN	EQIAL	Daughter
JOHN DOE	EQIAL	Son

**MyFRS Member Questions**  
1-800-444-8277, Option 2 (FRS 711) for free financial and investment planning.  
Questions about the Quarterly Statement? Call 1-800-444-8277, Option 4 (FRS 711) Call 1-800-444-8277, Option 5 (FRS 711) Monday through Friday, except holidays.

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# HOW TO READ

## Your Quarterly Investment Plan Account Statement

Every quarter, your Florida Retirement System (FRS) Investment Plan Account Statement provides information you need to know about your retirement account. This guide shows you how to read the Statement and explains the information in each section.

The following pages show a sample Statement with circled numbers that correspond to an explanation.

Your Statement includes information about:

- Your current account balance (and how your account has changed during the quarter).
- The contributions made to your account (where they come from and how they're allocated).

Use your quarterly Statement as a gauge for measuring your financial future. Are you on track? Experts say you'll need 70% to 90% of your preretirement income to enjoy the lifestyle you had before retirement. But how do you save that kind of money for the future while managing today's expenses?

Fortunately, as an FRS member, you have access to the experts. Make sure you take advantage of the online **ADVISOR SERVICE** and **MyFRS Financial Guidance Line** for free, unbiased financial guidance. Your MyFRS Financial Guidance Program provides all the resources you need to monitor your investments and keep them on track with your retirement objectives.

### Questions?

**CALL** the toll-free MyFRS Financial Guidance Line  
**1-866-446-9377**

or Telecommunications Relay Service (TRS) 711  
Monday through Friday, 9:00 a.m. to 8:00 p.m. ET.

**VISIT** [MyFRS.com](http://MyFRS.com)

# SAMPLE Quarterly Investment Plan Account Statement

- 1 Your Account Summary**  
A snapshot of your account, including opening balance, deposits, fees/expenses, withdrawals/distributions, gains/losses, closing balance, and the rate of return for the period.
- 2 Your Investment Plan Contributions**  
The dollar value of the quarterly and yearly employee and employer contributions to your account.
- 3 Contributions to the FRS Investment Plan**  
The percentage of your salary you and your employer contribute to your account.
- 4 Your Account Balance by Source**  
The pie chart shows the contribution sources as a percentage of your total account. Your vested status is also listed.
- 5 Vested Status**  
Your total vested (the amount you own) and non-vested balances. Your total years of FRS service are also listed.
- 6 Your Beneficiaries**  
This section lists the beneficiary(ies) you have designated to receive your Investment Plan assets in the event of your death.



Review your account online at [MyFRS.com](http://MyFRS.com)

## Your 3rd Quarter FRS Investment Plan Account Statement

JOHN DOE



**1 Your Account Summary**  
Activity from July 1, 2017 through September 30, 2017

Opening Balance	\$54,832.39
<b>Deposits</b>	
Investment Plan Employee	\$915.08
Investment Plan Employer	\$1,006.59
<b>Gains/Losses</b>	\$2,787.09
<b>Closing Balance</b>	\$59,541.15
<b>Your Rate of Return for the Period</b>	5.0%

**3 Contributions to the FRS Investment Plan**  
You receive regular FRS contributions - both your own and your employer's contributions.

Your Employee Contributions	3.00% of salary*
Investment Plan Employer Contributions	3.30% of salary
<b>Total Investment Plan Contributions</b>	6.30% of salary

\*Salary is defined in Section 121.021(22), Florida Statutes.

**5 You become vested based on your years of service:**

<b>Your Total Vested Balance</b>	\$59,541.15
<b>Your Non-Vested Balance</b>	\$0
<b>Total FRS Years of Service</b>	12.83

**2 Your Investment Plan Contributions**

	Quarter	YTD
Employee	\$915.08	\$2,117.95
Employer	\$1,006.59	\$2,329.71

**4 Your Account Balance by Source**  
Here's more detail about your account balance by source:

	Amount	Vested
ABO Transfer In	\$30,751.21	100%
Investment Plan Employer	\$15,080.36	100%
Investment Plan Employee	\$13,709.58	100%
<b>Total</b>	<b>\$59,541.15</b>	

**6 Your Beneficiaries**

Beneficiary Name	Benefit Percentage	Relationship
<b>Primary</b> JANE DOE	100%	Spouse
<b>Secondary/Contingent</b> JEAN DOE	EQUAL	Daughter
JASON DOE	EQUAL	Son

**MyFRS Financial Guidance Line**  
1-866-446-9377, Option 2 (TRS 711) for free financial and retirement planning

**FRS Investment Plan Administrator**  
**Questions about the Quarterly Statement?**  
Call 1-866-446-9377, Option 4 (TRS 711) between 9:00 a.m. and 8:00 p.m. ET, Monday through Friday, except holidays

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The sample Statement presented here is for demonstration purposes only. The member information and plan features shown here do not represent your actual account and may not reflect the Statement you receive.

# SAMPLE Quarterly Investment Plan Account Statement

## 7 Your Investment Choices

The chart shows how your account is invested and how you have chosen to invest future contributions by fund.

## 8 Your Account by Asset Class

The pie chart shows your current asset class mix.

### 7 Your Investment Choices

This chart shows how your account is invested and how you have chosen to invest future contributions by fund. You may change your future investment fund choices at any time.

Fund	Asset Class	Balance	Investment Election
FRS Retirement Fund (2000)	Retirement Date	\$0	0%
FRS 2015 Retirement Date Fund (2015)	Retirement Date	\$0	0%
FRS 2020 Retirement Date Fund (2020)	Retirement Date	\$0	0%
FRS 2025 Retirement Date Fund (2025)	Retirement Date	\$0	0%
FRS 2030 Retirement Date Fund (2030)	Retirement Date	\$0	0%
FRS 2035 Retirement Date Fund (2035)	Retirement Date	\$0	0%
FRS 2040 Retirement Date Fund (2040)	Retirement Date	\$0	0%
FRS 2045 Retirement Date Fund (2045)	Retirement Date	\$5,354.34	9%
FRS 2050 Retirement Date Fund (2050)	Retirement Date	\$0	0%
FRS 2055 Retirement Date Fund (2055)	Retirement Date	\$0	0%
FRS 2060 Retirement Date Fund (2060)	Retirement Date	\$0	0%
FRS Money Market Fund (60)	Money Market	\$0	0%
FRS Inflation Adjusted Multi-Assets Fund (300)	Multi-Assets	\$0	0%
FRS U.S. Bond Enhanced Index Fund (80)	Bond	\$4,680.88	8%
FRS Core Plus Bond Fund (310)	Bond	\$0	0%
FRS Intermediate Bond Fund (90)	Bond	\$584.19	1%
FRS U.S. Stock Market Index Fund (120)	U.S. Stock	\$20,908.43	35%
FRS Large Cap Stock Fund (320)	Large U.S. Equity	\$5,367.63	9%
FRS Small/Mid Cap Stock Fund (330)	Small/Mid U.S. Equity	\$3,034.79	5%
FRS Foreign Stock Index Fund (200)	Foreign/Global Stock	\$19,610.89	33%
FRS Foreign Stock Fund (220)	Foreign/Global Stock	\$0	0%
FRS Global Stock Fund (210)	Foreign/Global Stock	\$0	0%
Self-Directed Brokerage Account	Self-Directed Brokerage	\$0	N/A
<b>Total</b>		<b>\$59,541.15</b>	<b>100%</b>



### 8 Your Account By Asset Class

The FRS offers a wide range of investment choices across major asset classes. Your current asset class mix is shown below:



You should review your investments and asset allocation periodically to make sure they are appropriate for your situation. For more information about your account, to change how your account is invested, or to learn more about the Plan, visit [MyFRS.com](http://MyFRS.com) or call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

## Questions?

**CALL** the toll-free MyFRS Financial Guidance Line at **1-866-446-9377** or Telecommunications Relay Service (TRS) 711 Monday through Friday, 9:00 a.m. to 8:00 p.m. ET.

**VISIT** [MyFRS.com](http://MyFRS.com)

# SAMPLE Quarterly Investment Plan Account Statement

## 9 Account Activity by Fund

Summary of your transactions by fund during the period, including opening balance, contributions, other deposits, payments, forfeitures/restorals, transfers, administrative fees, earnings, closing balance, closing units, and the closing price (NAV) per unit.

### 9 Account Activity by Fund

The chart below shows your activity by fund for the period starting July 1, 2017 through September 30, 2017.

Fund	FRS 2045 Retirement Date Fund (2045)	FRS U.S. Bond Enhanced Index Fund (80)	FRS Intermediate Bond Fund (90)	FRS U.S. Stock Market Index Fund (120)	FRS Large Cap Stock Fund (320)	FRS Small/Mid Cap Stock Fund (330)
Opening Balance	\$4,932.41	\$4,359.35	\$542.62	\$19,153.66	\$4,957.99	\$2,725.31
Contributions	\$172.97	\$153.72	\$19.23	\$672.57	\$172.94	\$96.08
Transfers	\$4.96	\$129.28	\$18.84	\$181.93	-\$66.57	\$75.00
Earnings	\$244.00	\$38.53	\$3.50	\$900.27	\$303.27	\$138.40
<b>Closing Balance</b>	<b>\$5,354.34</b>	<b>\$4,680.88</b>	<b>\$584.19</b>	<b>\$20,908.43</b>	<b>\$5,367.63</b>	<b>\$3,034.79</b>
Closing Units	436.422	236.721	30.794	520.151	388.040	225.049
Price (NAV) per Unit	12.268710	19.773820	18.970988	40.196867	13.832661	13.485000



Fund	FRS Foreign Stock Index Fund (200)	Total
Opening Balance	\$18,161.05	\$54,832.39
Contributions	\$634.16	\$1,921.67
Transfers	-\$343.44	\$0
Earnings	\$1,159.12	\$2,787.09
<b>Closing Balance</b>	<b>\$19,610.89</b>	<b>\$59,541.15</b>
Closing Units	648.068	0.000
Price (NAV) per Unit	30.260562	0.000000

# SAMPLE Quarterly Investment Plan Account Statement

## 10 Plan Sponsor Message

Important information for you from the plan sponsor.

## 11 About Fees and Expenses

Summary of any fees or expenses you are required to pay (for example, Self-Directed Brokerage Account or inactive member fees).

## 12 You Have Resources to Help

Information about your resources through *MyFRS.com*, the MyFRS Financial Guidance Line, and the FRS Investment Plan Administrator.

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### Plan Sponsor Message

Retirement security is possible with a well-balanced, diversified portfolio. When planning for retirement, consider all assets, including savings outside the FRS. Review your portfolio, your objectives and your investment options to assess whether your savings meet your retirement goals.

Call the **MyFRS Financial Guidance Line** at 1-866-446-9377, Option 2, for unbiased guidance on funds that best fit you and your long-term goals. [MyFRS.com](http://MyFRS.com) and [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html) offer information on investing and diversification.

## 11 About Fees and Expenses

On an annual basis you should review the total investment fees that you pay on all your investment options. If you need help calculating the total fees, call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.



## 12 You Have Resources to Help

The **MyFRS.com** website is a great place to start. This is where you can:

- See the details of your account.
- Choose your investments.
- Transfer funds.
- Find details on your investment choices.
- Request a distribution.
- Learn about the Plan.

The **MyFRS Financial Guidance Line** (at 1-866-446-9377, Option 2) will provide you with guidance on the funds that may best fit your needs.

The **FRS Investment Plan Administrator** (at 1-866-446-9377, Option 4) can answer questions you have about the Plan and help you make transactions.



Florida Retirement System

173220

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